

Fill in this information to identify the case:

Debtor 1 Frances Relyea

Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan (Detroit)

Case number 15-41103

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: JPMorgan Chase Bank, National Association

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 7860

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2016

New total payment:

Principal, interest, and escrow, if any

\$869.09

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$30.26

New escrow payment: \$226.02

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No



Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Kennessa Hartin

Date 02/09/2016

Vice President

Print: Kennessa Hartin

Title Vice President

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:

Phone: 866-243-5851

Email: kennessa.c.hartin@chase.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

Chapter 13 No. 15-41103

Judge: Judge Mark A. Randon

In re:

Frances Relyea

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on February 09, 2016, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Frances Relyea
9413 Westwind Dr
Livonia, MI 48150

Debtor's Attorney: James P. Frego, II
Frego & Assoc.-The Bankruptcy Law Office
23843 Joy Road
Dearborn Heights, MI 48127

Trustee: Krispen S. Carroll
719 Griswold
1100 Dime Building
Detroit, MI 48226

/s/ Kennessa Hartin

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m.(ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542



01894 ECA Z 03519 C - ESU
FRANCES RELYEA
9413 WESTWIND DR #42
LIVONIA MI 48150-4530

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/04/2016
Review Period	09/2014 to 03/2016
Escrow Surplus	\$77.33

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.

Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 04/01/2016
Principal & Interest	\$643.07	\$643.07
Escrow Account Deposit	\$30.26	\$226.02
Total Payment Amount	\$673.33	\$869.09

Summary

Your escrow surplus of \$77.33 will stay in your account.

Your escrow account statement shows \$77.33 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$869.09 starting 04/01/16.

Keep this statement for your records.

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Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$-4,985.25	Your estimated lowest account balance for [REDACTED]
\$77.33	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$673.33. Your mortgage payment includes principal and interest \$643.07 and escrow money \$30.26.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-7,586.27.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: September 2014 to March 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$397.89	\$-4,147.04
09/2014	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$30.25 *	\$621.50	\$-4,177.29
10/2014	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$30.25 *	\$814.86	\$-4,207.54
11/2014	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$30.25 *	\$1,008.22	\$-4,237.79
12/2014	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$30.25 *	\$1,201.58	\$-4,268.04
12/2014	Withdrawal - CITY TAX	\$1,201.58	\$1,108.34 *	\$0.00	\$-5,376.38
01/2015	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$30.25 *	\$193.36	\$-5,406.63
02/2015	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$386.72	\$-5,439.91
03/2015	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$580.08	\$-5,473.19
04/2015	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$773.44	\$-5,506.47
05/2015	Deposit	\$223.61	\$0.00 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$966.80	\$-5,539.75
06/2015	Deposit	\$223.61	\$63.54 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$1,160.16	\$-5,509.49
07/2015	Deposit	\$223.61	\$95.31 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$1,353.52	\$-5,447.46
08/2015	Deposit	\$223.61	\$63.54 *		
	Withdrawal - PMI	\$30.25	\$33.28 *	\$1,546.88	\$-5,417.20
08/2015	Withdrawal - CITY TAX	\$1,118.72	\$1,192.62 *	\$428.16	\$-6,609.82

(Continued)



Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/04/2016
Review Period	09/2014 to 03/2016
Escrow Surplus	\$77.33



01894 ECA Z 03519 C - ESU
FRANCES RELYEA
9413 WESTWIND DR #42
LIVONIA MI 48150-4530

This Year: September 2014 to March 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
09/2015	Deposit		\$95.31 *		
	Withdrawal - PMI		\$33.28 *	\$428.16	\$-6,547.79
10/2015	Deposit		\$60.52 *		
	Withdrawal - PMI		\$33.28 *	\$428.16	\$-6,520.55
11/2015	Deposit		\$30.26 *		
	Withdrawal - PMI		\$33.28 *	\$428.16	\$-6,523.57
12/2015	Deposit		\$90.78 *		
	Withdrawal - PMI		\$33.28 *	\$428.16	\$-6,466.07
12/2015	Withdrawal - CITY TAX		\$1,120.20 *	\$428.16	\$-7,586.27
01/2016	Deposit		\$60.52 *		
	Withdrawal - PMI		\$33.28 *	\$428.16	\$-7,559.03
02/2016	Deposit		\$2,966.35 E	\$428.16	\$-4,592.68
03/2016	Deposit		\$218.87 E		
	Withdrawal - PMI		\$33.28 E	\$428.16	\$-4,407.09
	Total Deposits	\$2,683.32	\$3,745.00		
	Total Withdrawals	\$2,653.05	\$4,005.05		
	Account Balance as of 03/2016				\$-4,407.09

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$226.02 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-4,985.25 in December 2016 (highlighted below). That is \$77.33 more than your minimum required balance of \$0.00.

Next Year: April 2016 to March 2017

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-4,407.09
04/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,214.35	
05/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,021.61	
06/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-3,828.87	
07/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-3,636.13	
08/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-3,443.39	
08/2016	Withdrawal - CITY TAX	\$1,192.62		\$-4,636.01	
09/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,443.27	
10/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,250.53	
11/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,057.79	
12/2016	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-3,865.05	
12/2016	Withdrawal - CITY TAX	\$1,120.20		\$-4,985.25	
01/2017	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,792.51	
02/2017	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,599.77	
03/2017	Deposit	\$226.02			
	Withdrawal - PMI	\$33.28		\$-4,407.03	
	Total Estimated Deposits	\$2,712.24			
	Total Estimated Withdrawals	\$2,712.18			
	Estimated Account Balance as of March 2017				\$-4,407.03



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
CITY TAX	\$1,192.62	August 16	PMI	\$33.28	April 16
CITY TAX	\$1,120.20	December 16	PMI	\$33.28	May 16
			PMI	\$33.28	June 16
			PMI	\$33.28	July 16
			PMI	\$33.28	August 16
			PMI	\$33.28	September 16
			PMI	\$33.28	October 16
			PMI	\$33.28	November 16
			PMI	\$33.28	December 16
			PMI	\$33.28	January 17
			PMI	\$33.28	February 17
			PMI	\$33.28	March 17

Total Tax and Insurance Monthly Payment Amount = \$226.02





A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a surplus.

Escrow Surplus Check

Your surplus check will be attached here. Please detach and cash it.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

CHASE

Customer Service Center
Monday - Thursday
9:00am - 5:00pm
1-800-848-9136

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Escrow: Taxes and Insurance Statement

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and insurance. It is also known as an Annual Escrow Account.

Delinquent Statement: With an escrow account, you pay a portion of your taxes and insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement reflects the results of our review. It includes a history of the activity of your account for the past year and the activity expected for next year.

For more information about escrow, visit chase.com/newuply/mortgage.

Chase automatically mortgage payment customers. If your mortgage payment amount changes after an escrow analysis, we will adjust your payment for you. Other unless told payment method or making adjustment customers. If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus is \$644.76.

Your escrow account has \$644.76 more than was needed to pay your taxes and/or insurance. We have attached a check for \$644.76 in order to return your escrow account to a zero balance. (See item 4 of "Expected Escrow Activity" below.) Your monthly payment will be \$1,114.93 starting 06/01/15.

Please cash the check below.

If you want, you can use the surplus to make a one-time additional mortgage payment to help repay your loan principal more quickly. To do that, follow these directions:

1. Write "Pay to the order of JPMorgan Chase Bank" on the back of the uncashed check.
2. Write your full mortgage loan number on the check.
3. Sign the back of the check.
4. Write a letter telling us that you want to use the check to make a one-time additional mortgage payment.
5. Mail your letter and your check in the same envelope to:

Attn: Customer Request Response
PO Box 24731
Columbus, OH 43229-0731

Please detach and cash the check below. Or, follow the instructions above to use it to pay mortgage loan.

CHASE

JPMORGAN CHASE BANK, N.A.
FOR DISPLAY PURPOSES ONLY

DATE: 05/06/15
PAY THIS AMOUNT: \$644.76

VOID

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,114.93. Your mortgage payment includes principal and interest \$672.44 and escrow money \$442.49.
- Along with your last escrow account review, your expected surplus balance was \$644.76. The chart below shows that your actual lowest escrow balance was \$1,150.90.

Note: Changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in this chart. An "X" in the chart below means expected activity that hasn't occurred yet.

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow amount (deposit of \$393.63) and any anticipated interest income. The chart shows that you will reach your anticipated lowest escrow balance of \$1,262.48 in August 2015 (highlighted below). That's \$644.76 more than your mortgage payment balance of \$617.72.

Next Year: June 2014 to May 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
06/01/14	Starting Balance			\$3,275.96	\$3,275.96
06/01/14	Deposit	\$393.63		\$3,669.59	\$3,669.59
07/01/14	Deposit	\$393.63		\$4,063.22	\$4,063.22
08/01/14	Deposit	\$393.63		\$4,456.85	\$4,456.85
09/01/14	Deposit	\$393.63		\$4,850.48	\$4,850.48
10/01/14	Deposit	\$393.63		\$5,244.11	\$5,244.11
11/01/14	Deposit	\$393.63		\$5,637.74	\$5,637.74
12/01/14	Deposit	\$393.63		\$6,031.37	\$6,031.37
01/01/15	Deposit	\$393.63		\$6,425.00	\$6,425.00
02/01/15	Deposit	\$393.63		\$6,818.63	\$6,818.63
03/01/15	Deposit	\$393.63		\$7,212.26	\$7,212.26
04/01/15	Deposit	\$393.63		\$7,605.89	\$7,605.89
05/01/15	Deposit	\$393.63		\$8,000.00	\$8,000.00

Expected Escrow Account Payments

The section below is the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your recommended escrow deposit, as listed on page 1 of this statement.

Tax	Annual Expense	Anticipated Date of Payment	Insurance	Annual Expense	Anticipated Date of Payment
Item			Item		
COUNTY TAX	\$2,565.00	August 15	HOMEOWNERS IN	\$1,250.00	April 15
Total Tax and Insurance Monthly Payment Amount - \$335.83					



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

